Specialty Underwriters

Lessor's Risk Only Product

Why do you need to purchase a Lessor's Risk Product?

- A pedestrian trips and falls on your sidewalk
- Damage to tenant's personal property due to your building having a leaky roof
- Tenant trips and falls in your building's stairwell due to improper lighting

Why should you choose the USLI's Lessor's Risk Product?

Coverage Features	Our Group	Competitors' Policy
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
No cap on building height	✓	?
On monoline liability, no limitation on occupancy other than nursing homes, assisted living or health care facilities and medical marijuana growers	✓	?
Credits Available to: • Applicant requiring all commercial tenants to name the applicant as an Additional Insured. • Applicant requiring the tenant to be responsible for general condition of pavement and curbs (including snow and ice removal)	✓	?
Availability of Hired and Non-Owned Auto Liability coverage	✓	?
No Assault and Battery exclusion	✓	?

Why choose to be insured with USLI?

- One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.